

**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Check Cashers and Sellers of Washington by:

NO. C-04-086-05-CO02

PFH, Inc., dba FAST CASH LOANS and
LOAN EX, and J. BLAKE GOLDBERG,
President and Chief Executive Officer, and
STEVE H. SELVAR, Collections Manager, and
MICHAEL D. FRYE, Collections Employee, and
MARGARET COOK, Collections Employee,
Respondents.

CONSENT ORDER

MARGARET COOK

COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck Cross, Division Director, Division of Consumer Services, and Margaret Cook (Respondent) by and through her attorney David Bukey, and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 31.45 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

AGREEMENT AND ORDER

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondent have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-04-086-04-SC01 (Statement of Charges) entered September 24, 2004, (copy attached hereto). Pursuant to chapter 31.45 RCW, the Check Cashers and Sellers Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondent hereby agrees to the Department's entry of this Consent Order and further agrees that the issues raised in the above captioned matter may be economically and efficiently settled by entry of this Consent Order.

Based upon the foregoing:

A. Jurisdiction. It is AGREED that the Department has jurisdiction over the subject matter of the activities discussed herein.

CONSENT ORDER
MARGARET COOK

1 **B. Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a hearing before an
2 administrative law judge, and that she has waived her right to a hearing and any and all administrative and judicial
3 review of the issues raised in this matter, or of the resolution reached herein. Accordingly, Respondent agrees to
4 withdraw her application for hearing and to inform the Office of Administrative Hearings in writing of her withdrawal.

5 **C. No Admission of Liability.** The parties intend this Consent Order to fully resolve the Statement of
6 Charges and agree that Respondent does not admit to any wrongdoing by its entry. Respondent does not admit that he
7 has violated any laws as alleged in the Statement of Charges (No. C-04-086-04-SC01).

8 **D. Fine.** It is AGREED that Respondent shall pay to the Department a fine of \$500.00, in the form of a
9 cashier's check made payable to the "Washington State Treasurer," upon entry of this order.

10 **E. Complete Cooperation with the Department and the Office of the Attorney General, Consumer**
11 **Protection Division (statements).** It is AGREED that Respondent shall provide the Department and the Consumer
12 Protection Division truthful and complete sworn statements outlining her activities with respect to PFH, Inc., dba Fast
13 Cash Loans and Loan Ex (PFH, Inc.), and any and all persons involved or in any way associated with PFH, Inc.,
14 including but not limited to the named Respondents, employees, businesses and persons with whom PFH, Inc. dealt,
15 communicated, or otherwise related. The "sworn statements" may take the form of affidavits, declarations, or
16 deposition testimony, at the Department's and the Consumer Protection Division's discretion.

17 **F. Complete Cooperation with the Department and the Office of the Attorney General, Consumer**
18 **Protection Division.** It is AGREED that Respondent shall cooperate fully, truthfully and completely with the
19 Department and the Consumer Protection Division and provide any and all information known to him relating in any
20 manner to PFH, Inc. and any and all persons involved or in any way associated with PFH, Inc., including but not limited
21 to the named Respondents, employees, businesses and persons with whom PFH, Inc. dealt, communicated, or otherwise
22 related. It is further AGREED that Respondent shall provide any and all documents, writings or materials, or objects or
23 things of any kind in her possession or under her care, custody, or control that he is authorized to possess, obtain, or
24 distribute relating directly or indirectly to all areas of inquiry and investigation. A failure to cooperate fully, truthfully
25 and completely is a breach of this Consent Order. It is further AGREED that Respondent shall testify fully, truthfully

1 and completely at any proceeding related to the Department's investigation and enforcement actions related to this
2 matter, including, but not limited to PFH, Inc. and the named Respondents.

3 **G. Compliance with the Law.** It is AGREED that Respondent shall comply with the Check Cashers and
4 Sellers Act and the rules adopted thereunder when engaged in any activities for any person subject to that statute.

5 **H. Non-Compliance with Order.** It is AGREED that Respondent understands that failure to abide by
6 the terms and conditions of this Consent Order may result in further legal action by the Director. In the event of
7 such legal action, Respondent may be responsible to reimburse the Director for the cost incurred in pursuing such
8 action, including but not limited to, attorney fees. However, the parties understand and intend that in the event of
9 any new complaints which might involve the Respondent, such complaints will be processed in accordance with
10 the established practices of the Department.

11 **I. Voluntarily Entered.** It is AGREED that the undersigned Respondent has voluntarily entered into this
12 Consent Order, which is effective when signed by the Director's designee.

13 **J. Completely Read, Understood, and Agreed.** It is AGREED that Respondent has read this Consent
14 Order in its entirety and fully understands and agrees to all of the same.

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2 **RESPONDENT:**
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5 /S/
MARGARET COOK

3/14/05
Date

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7 /S/
DAVID BUKEY, WSBA No. 8091
8 Attorney at Law
Attorney for Respondent Cook

3/14/05
Date

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10 **DO NOT WRITE BELOW THIS LINE**

11 THIS ORDER ENTERED THIS 17th DAY OF March 2005.
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13 /S/
14 CHUCK CROSS
15 Director and Enforcement Chief
16 Division of Consumer Services
17 Department of Financial Institutions
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